

**Information to identify the case:**

Debtor 1	<b>Gregory A. Johnson</b>	Social Security number or ITIN	<b>xxx-xx-4112</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Jodie L Johnson</b>	Social Security number or ITIN	<b>xxx-xx-0968</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-20700-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gregory A. Johnson

Jodie L Johnson  
aka Jodie L Scott-Johnson

7/1/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gregory A. Johnson  
 Jodie L Johnson  
 Debtors

Case No. 20-20700-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Jul 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2020.

db/jdb	+Gregory A. Johnson, Jodie L Johnson, 123 Larkspur Circle, Mount Pleasant, PA 15666-2475
15216401	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15206547	+Coll Svc Ctr, Pob 560, New Kensington, PA 15068-0560
15216403	+Dynamic Recovery Solutions, P.O. Box 25759, Greenville, SC 29616-0759
15216404	+Excela Health, PO Box 645677, Pittsburgh, PA 15264-5254
15206551	+New Res-shellpoint Mtg, 55 Beattie Place, Greenville, SC 29601-2165
15206552	+Parker McCay, Patrick J. Wesner, 220 Lake Drive East, Cherry Hill, NJ 08002-1165
15216407	+Quest Diagnostics, P.O. Box 740717, Cincinnati, OH 45274-0717
15216408	Radiologic Consultants Ltd., 717 East Pittsburgh St., Greensburg, PA 15601-2636
15206554	+Recmgmt Srvc, 240 Emery Street, Bethlehem, PA 18015-1980
15206555	+Security Credit Servic, 306 Enterprise Drive, Oxford, MS 38655-2762
15206556	+Southern Ca, 2420 Professional Drive, Rocky Mount, NC 27804-2253
15206557	+Star Chevrolet Nissan VV, 5200 State Route 30, Greensburg, PA 15601-7873
15206558	+Tek-collect Inc, Pob 1269, Columbus, OH 43216-1269
15216409	+The Children's Institute, 1405 Shady Ave., Pittsburgh, PA 15217-1350
15216411	UPMC, P.O. Box 371472, Pittsburgh, PA 15250-7472
15206559	+Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709
15206560	+Westmoreland County Sheriff, 2 Main Street, Greensburg, PA 15601-2481

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 02 2020 06:01:31 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr	+EDI: PRA.COM Jul 02 2020 08:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15216399	EDI: CAPITALONE.COM Jul 02 2020 08:53:00 Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15206546	+EDI: CAPITALONE.COM Jul 02 2020 08:53:00 Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15216400	+E-mail/Text: ebn@carepayment.com Jul 02 2020 06:03:02 Carepayment, PO Box 2398, Omaha, NE 68103-2398
15206549	EDI: HFC.COM Jul 02 2020 08:53:00 Hsbc Bank Usa, N.a., Pob 4604, Buffalo, NY 14240
15206550	EDI: JEFFERSONCAP.COM Jul 02 2020 08:53:00 Jefferson Capital Syst, 16 Mclelland Rd, Saint Cloud, MN 56303
15216405	+EDI: CAPIO.COM Jul 02 2020 08:53:00 MBA LAW, PO BOX 3269, Sherman, TX 75091-3269
15206553	+E-mail/Text: colleen.atkinson@rmscollect.com Jul 02 2020 06:03:07 Receivable Management, Pob 17305, Richmond, VA 23226-7305
15208225	+EDI: RMSC.COM Jul 02 2020 08:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr Wilmington Savings Fund Society, FSB, not in its i  
 15206548 ##+Global Lending Service, 5 Concourse Pkwy, Atlanta, GA 30328-7104

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 28

Date Rcvd: Jul 01, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2020 at the address(es) listed below:

Glenn R. Bartifay on behalf of Debtor Gregory A. Johnson gbartifay@bartifaylaw.com,  
sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com  
Glenn R. Bartifay on behalf of Joint Debtor Jodie L Johnson gbartifay@bartifaylaw.com,  
sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, not in its  
individual capacity, but solely as trustee for BCAT 2017-19TT bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com  
TOTAL: 5